

Information to identify the case:

Debtor 1	<u>Nikki M. Tiani-Moroney</u>	Social Security number or ITIN	xxx-xx-3302
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21737-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nikki M. Tiani-Moroney
aka Nikki M. Tiani Moroney, aka Nikki M. Tiani,
dba Busy Little Me's LLC

11/29/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nikki M. Tiani-Moroney
Debtor

Case No. 23-21737-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 29, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db	#+ Nikki M. Tiani-Moroney, 1081 Bethel Church Road, Latrobe, PA 15650-9263
15628563	+ Fox Hill Equities LP, 1120 Fox Hill Drive, Monroeville, PA 15146-1662
15628564	+ Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
15628566	MedExpress Urgent Care P.A., 3876 US-30, Latrobe, PA 15650
15628571	+ PNC Bank, 1032 Latrobe 30 Plaza #400, Latrobe, PA 15650-2867
15628573	+ Robert Moroney, 1081 Bethel Church Road, Latrobe, PA 15650-9263

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 30 2023 05:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2023 00:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15628558	+ Email/Text: backoffice@affirm.com	Nov 30 2023 00:16:00	Affirm, Inc., Attn: Bankruptcy, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15628559	+ Email/Text: bankruptcycourtnotices@amerihome.com	Nov 30 2023 00:16:00	AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
15628560	+ EDI: CAPIO.COM	Nov 30 2023 05:18:00	Capio Partners LLC, 3400 Texoma Parkway, Suite 100, Sherman, TX 75090-1916
15628561	+ EDI: MAXMSAIDV	Nov 30 2023 05:18:00	Dept of Ed/Aidvantage, P.O. Box 300001, Greenville, TX 75403-3001
15628562	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 30 2023 00:16:00	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
15628567	+ EDI: NAVIENTFKASMSERV.COM	Nov 30 2023 05:18:00	Navient, Attn: Bankruptcy, P.O. Box 9500, Wilkes Barre, PA 18773-9500
15628568	+ EDI: PENNDEPTREV	Nov 30 2023 05:18:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 788, Harrisburg, PA 17128-0001
15628568	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2023 00:16:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 788, Harrisburg, PA 17128-0001
15628572	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2023 00:16:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
15628570	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2023 00:16:00	Pnc Bank, 500 First Avenue, Mailstop

District/off: 0315-2

User: admin

Page 2 of 3

Date Rcvd: Nov 29, 2023

Form ID: 318

Total Noticed: 25

		P7-PFSC-01-S, Pittsburgh, PA 15219
15628569	+ Email/Text: recovery@paypal.com	Nov 30 2023 00:16:00 PayPal, 2211 N 1st Street, San Jose, CA 95131-2021
15629314	EDI: PENNDEPTREV	Nov 30 2023 05:18:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
15629314	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2023 00:16:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
15628574	+ Email/Text: L28ce9a@svb.com	Nov 30 2023 00:16:00 Silicon Valley Bank, 3003 Tasman Drive, Santa Clara, CA 95054-1191
15628575	+ Email/Text: bankruptcynotices@squareup.com	Nov 30 2023 00:16:00 Square, 1455 Market Street, Suite 600, San Francisco, CA 94103-1332
15628576	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 30 2023 00:16:00 Toyota Financial Services, Attn: Bankruptcy, P.O. Box 259001, Plano, TX 75025-9001
15628577	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 30 2023 00:16:00 Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
15628578	^ MEBN	Nov 30 2023 00:14:00 Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15628579	^ MEBN	Nov 30 2023 00:13:29 Venmo, 95 Morton Street, Floor 5, New York, NY 10014-3336
15628580	Email/Text: bankruptcy@firstenergycorp.com	Nov 30 2023 00:16:00 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		Toyota Lease Trust
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15628565	*+	Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Nov 29, 2023

Form ID: 318

Total Noticed: 25

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Nikki M. Tiani-Moroney bleasdb@yahoo.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7